

Amendments to the Specification

Please replace the paragraph on page 7 lines 6-21 with the following amended paragraph:

During operation, user requests are initiated with different delivery technologies within the end-user systems layer 12. The user requests canmay be processed by the front-end systems layer 14 and formulated into a request. The request canmay be provided to the business services layer 16. Within the business services layer 16, the request may be identified and translated to form an input message. The input message canmay include a plurality of fields containing data representing request parameters. The request parameters canmay be extracted from the input message with custom application code. The custom application code canmay be executed, based on identification of the request, to extract data from the back-end services layer 18 corresponding to the request parameters. The extracted data canmay be provided as a response. The response canmay be read into a plurality of fields created in an output message within the business services layer 16. The output message canmay be translated to a presentation format compatible with the delivery technology by the business services layer 16. The translated output message canmay then be provided to the front-end systems layer 14 where the data canmay be accessed by the delivery technology within the end-user systems layer 12.

Please replace the paragraph that bridges from page 15 lines 25-32 to page 16 lines 1-5 with the following amended paragraph:

BusinessService class 48 provides an abstract definition of a business services application that uses the business services layer 16 as a framework. BusinessService class 48 is a generic superclass that may be used to provide standardized access to the back-end systems layer 18 for servlets and other applications. A plurality of subclasses may be included in BusinessService class 48 to provide data retrieval functionality for the business services application. The subclasses each represent different custom application code responsive to at least one request. Exemplary custom application code for a brokerage related business services application, for example, may include services such as OrderAdd,

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OrderChange, OrderCancel, InquireOrders, InquireChecking, Transfer and other brokerage related requests for data. For an insurance related business services application, for example, custom application code corresponding to requests may include CheckHealthRisk, ApplyLife, ChangeLife and any other data requests related to insurance.